REMARKS

The claims remaining in the present application are Claims 1-29. Claims 1, 11 and 21 are amended herein. No new matter has been added.

CLAIM REJECTIONS
35 U.S.C. 112

Claims 1, 11, and 21 are rejected under 35 U.S.C. 112, first paragraph as failing to comply with the written description requirement. Specifically, the feature "without requiring user input" is rejected to. Applicants have amended Independent Claims 1, 11 and 21 to remove this feature. As such, Applicants submit the rejection is moot and respectfully request the rejection be removed.

35 U.S.C 103

Claims 1-29 are rejected under 35 U.S.C. 103(a) as being unpatentable over Bertram (6,418,466) in view of Liu (2002/0120499). The rejection is respectfully traversed for the following rational.

To establish a *prima facie* case of obviousness, cited art must teach or suggest all of the claim limitations. In determining the differences between the prior art and the claims, the question under 35 U.S.C. § 103 is not whether each difference is obvious, but whether the claimed invention as a whole is obvious.

Specifically, Applicants do not understand Bertram to teach or suggest "wherein said dynamic user account is automatically customized dynamically based on said user policies to limit access to said resource," as claimed.

Customizing by Bertram is a manual customization based on the administrators input. In opposition, embodiments of the present invention automatically customize dynamically "based on said user policies," which is very different from an administrator populating data to customize an account. Applicants submit that the manual

customization of Bertram actually <u>teaches away</u> from the present claimed invention because it is not <u>automatic</u>, as claimed.

Furthermore, Applicants do not understand Liu to remedy the deficiencies of Bertram. The current Office Action cites Liu as teaching "dynamically updating their membership offerings available to consumers." Applicants submit that the teachings of Liu are very different from the claimed feature of <u>automatically</u> customize <u>dynamically</u> "<u>based on said user policies</u>," as claimed. Specifically, Liu teaches updating offerings to consumers. However, Liu is <u>silent</u> as to <u>automatically updating a user account based on user policies</u>, as claimed. In fact, Liu is silent as to updating a user policy at all.

For this rational, Applicants submit that Bertram in combination with Liu fails to disclose the invention as a whole as claimed in Independent Claims 1, 11 and 21 and in fact, actually teaches away from the claimed invention by teaching manual customization. As such, Applicants submit that Claims 1-29 are patentable over Bertram, alone and in combination with Liu and request the rejection be removed.

CONCLUSION

In light of the above listed amendments and remarks, reconsideration of the rejected claims is requested. Based on the arguments and amendments presented above, it is respectfully submitted that Claims 1-29 overcome the rejections of record. For reasons discussed herein, Applicant respectfully requests that Claims 1-29 be considered be the Examiner. Therefore, allowance of Claims 1-29 is respectfully solicited.

Should the Examiner have a question regarding the instant amendment and response, the Applicant invites the Examiner to contact the Applicant's undersigned representative at the below listed telephone number.

Respectfully submitted,
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